

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on October 4, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Miguel Rivera & Julisa Rivera,

Debtors.

Case No.: 15-22679-RG

Adv. No.:

Hearing Date: 9/21/2016 @ 9:00 a.m.

Judge: Rosemary Gambardella

ORDER REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: October 4, 2016

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

(Page 2)

Debtor: Miguel Rivera & Julisa Rivera

Case No: 15-22679-RG

Caption of Order: ORDER REINSTATING STAY

This matter having been brought before the Court by Debtors Miguel Rivera & Julisa Rivera, Russel Low, Esquire appearing, upon a motion to reimpose the automatic stay as to real property known as 743 Nicholas Place, Rahway, NJ 07065, and this Court having considered the representations of attorneys for Debtor and KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon appearing, and it appearing that notice of said motion was properly served upon all parties concerned, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the automatic stay as to real property known as 743 Nicholas Place, Rahway, NJ 07065, is hereby REINSTATED; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume in accordance with the trial loan modification; and

It is further **ORDERED, ADJUDGED and DECREED** that in the event a final modification is not reached, Debtors shall be responsible for all pre- and post-petition arrears and Secured Creditor does not waive its rights to same; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond and that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees for the motion for relief, and \$350.00 for the defense of this motion, totaling \$876.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Miguel Rivera
Julisa Rivera
Debtors

Case No. 15-22679-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2016.
db/jdb +Miguel Rivera, Julisa Rivera, 743 Nicholas Place, Rahway, NJ 07065-2642

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Joint Debtor Julisa Rivera rbear611@aol.com, lowlaw505@gmail.com
Russell L. Low on behalf of Debtor Miguel Rivera rbear611@aol.com, lowlaw505@gmail.com
TOTAL: 5